

Figure 1

AUTENTICATION BASED ON MAG-STRIP CARD, SMART CHIP, AND PIN

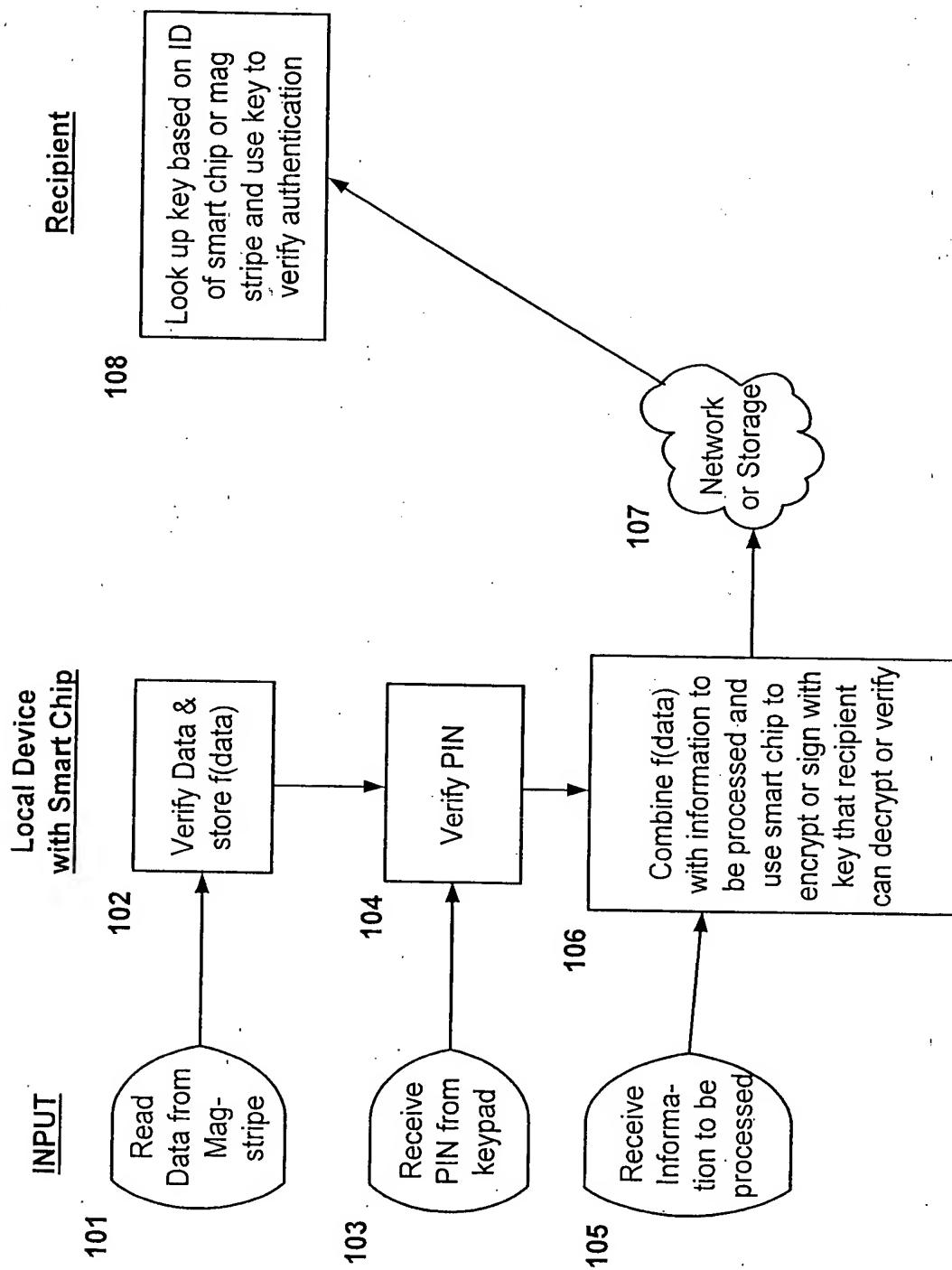
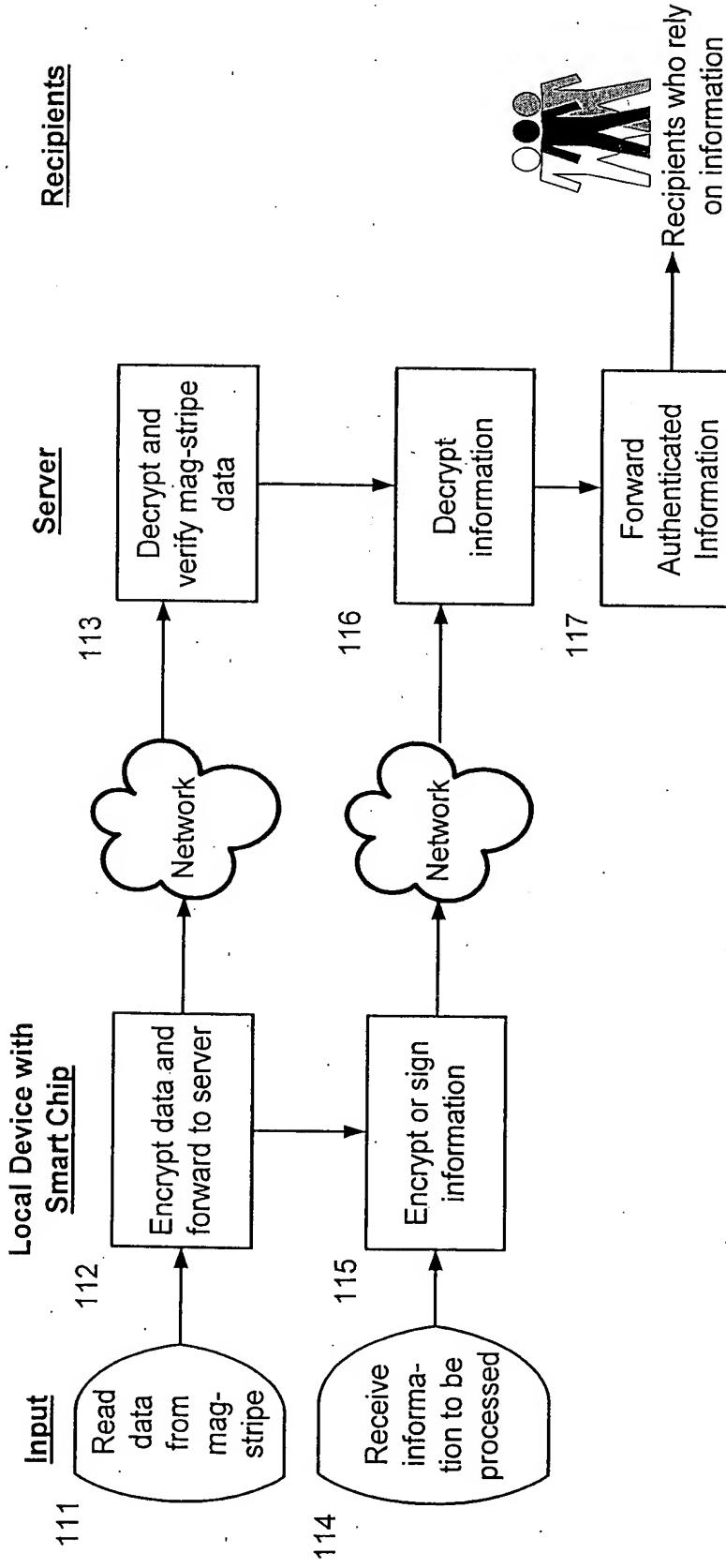


Figure 2

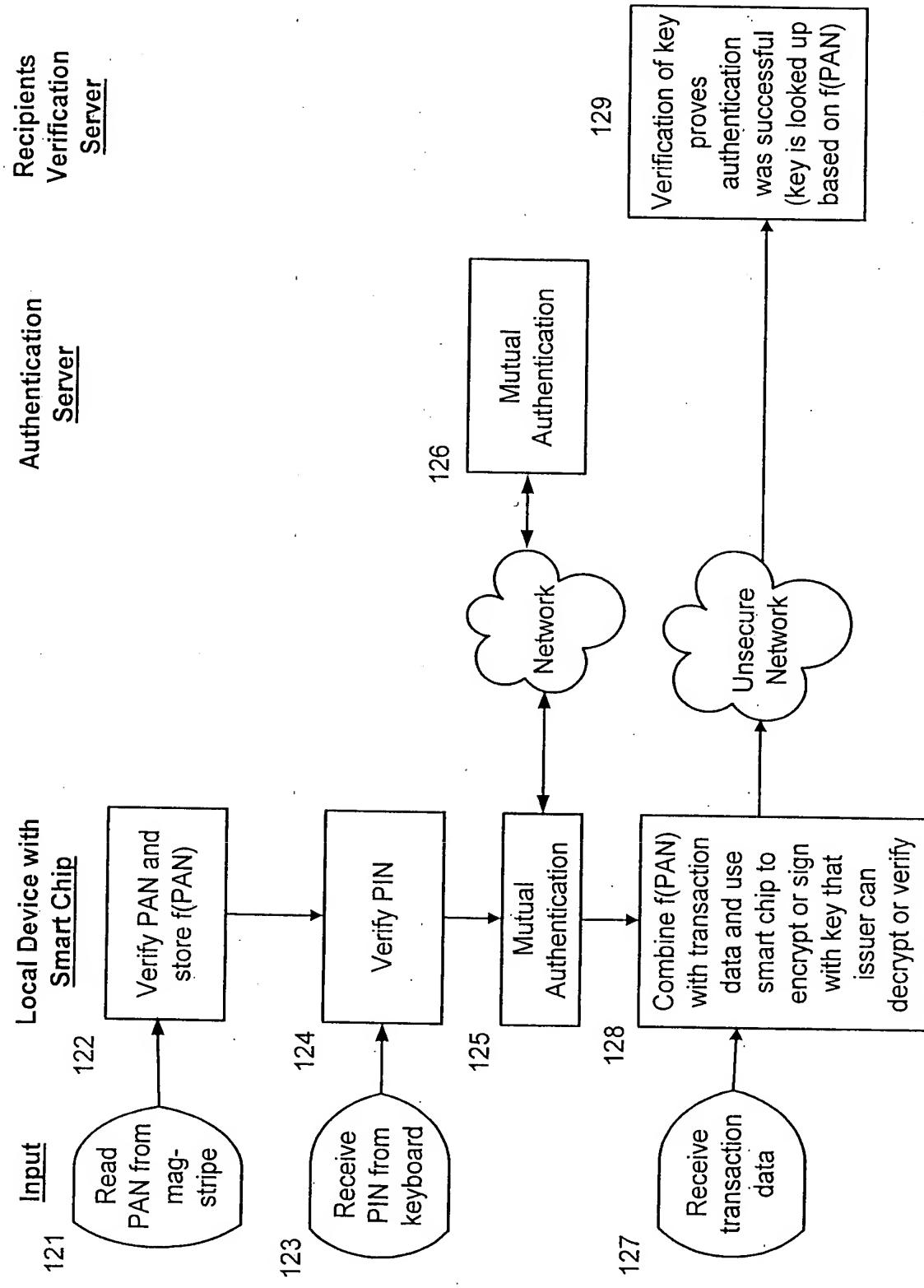
**SMART CHIP AUTHENTICATION OF INFORMATION
PRESENTED WITH A MAG-STRIPE CARD**



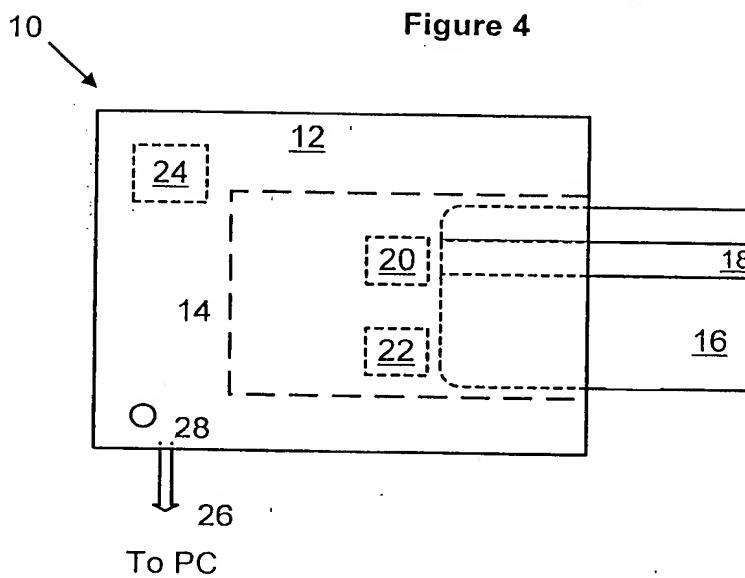
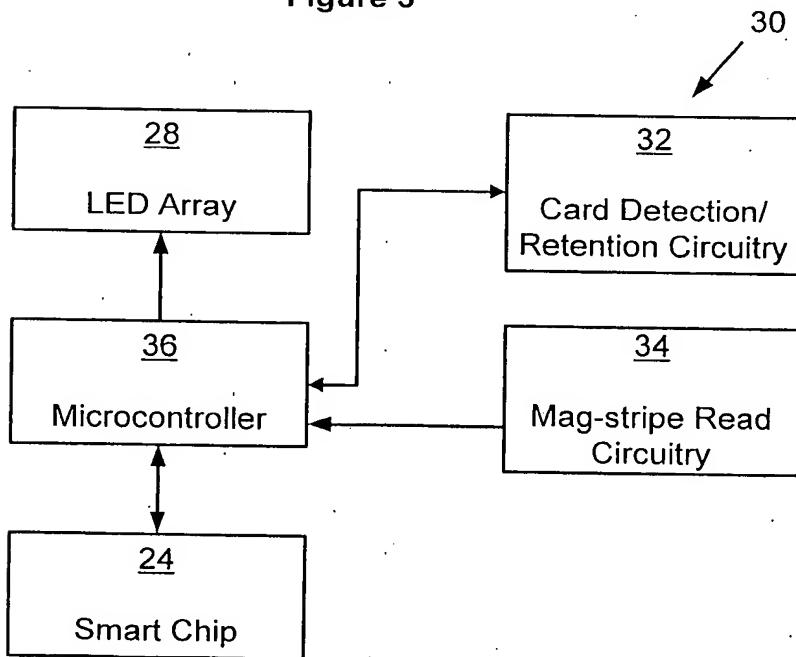
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Figure 3

PAYMENT CARD TRANSACTION WITH SMART CHIP AND
MAG-STRIPE CARD

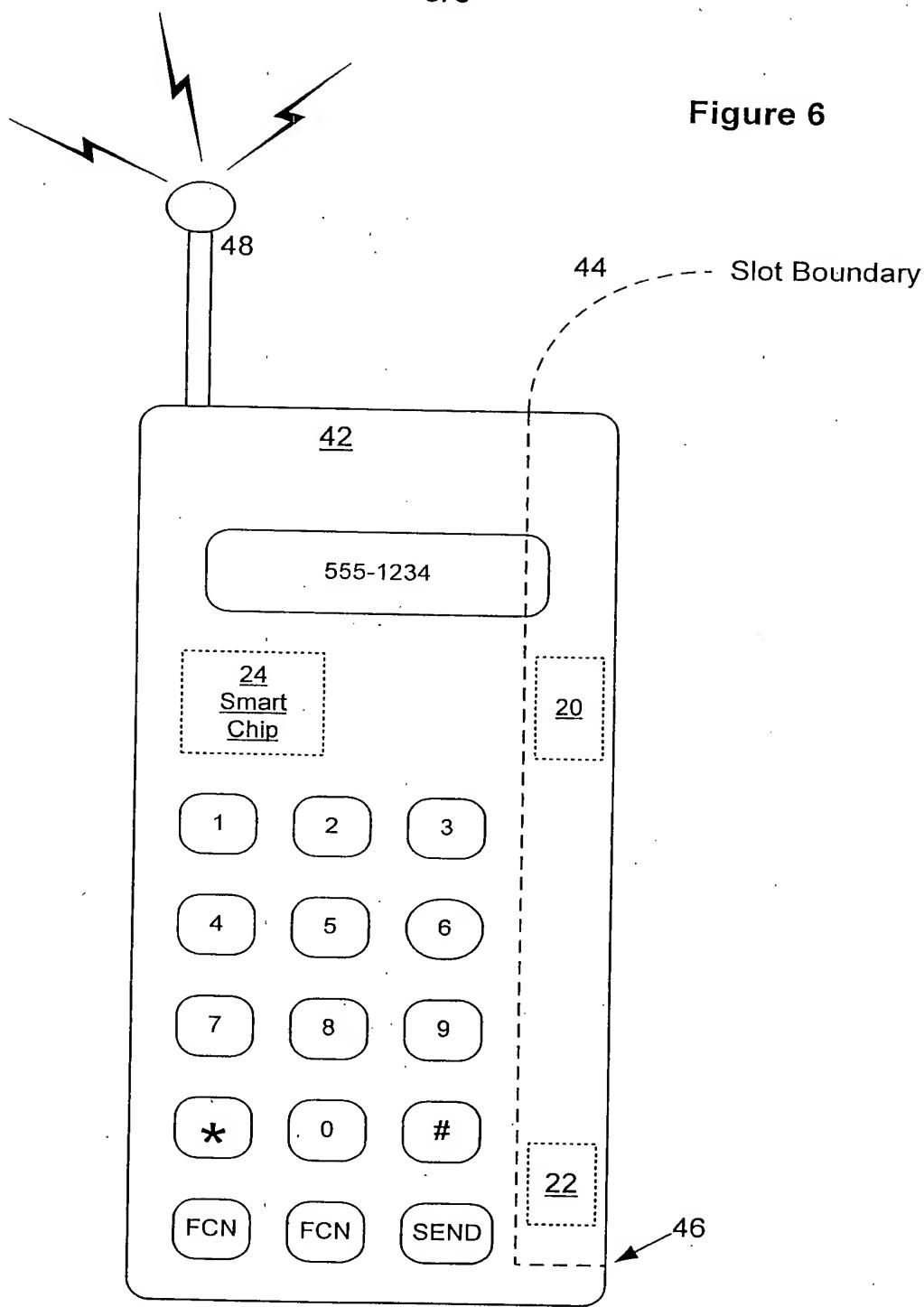


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**Figure 5**

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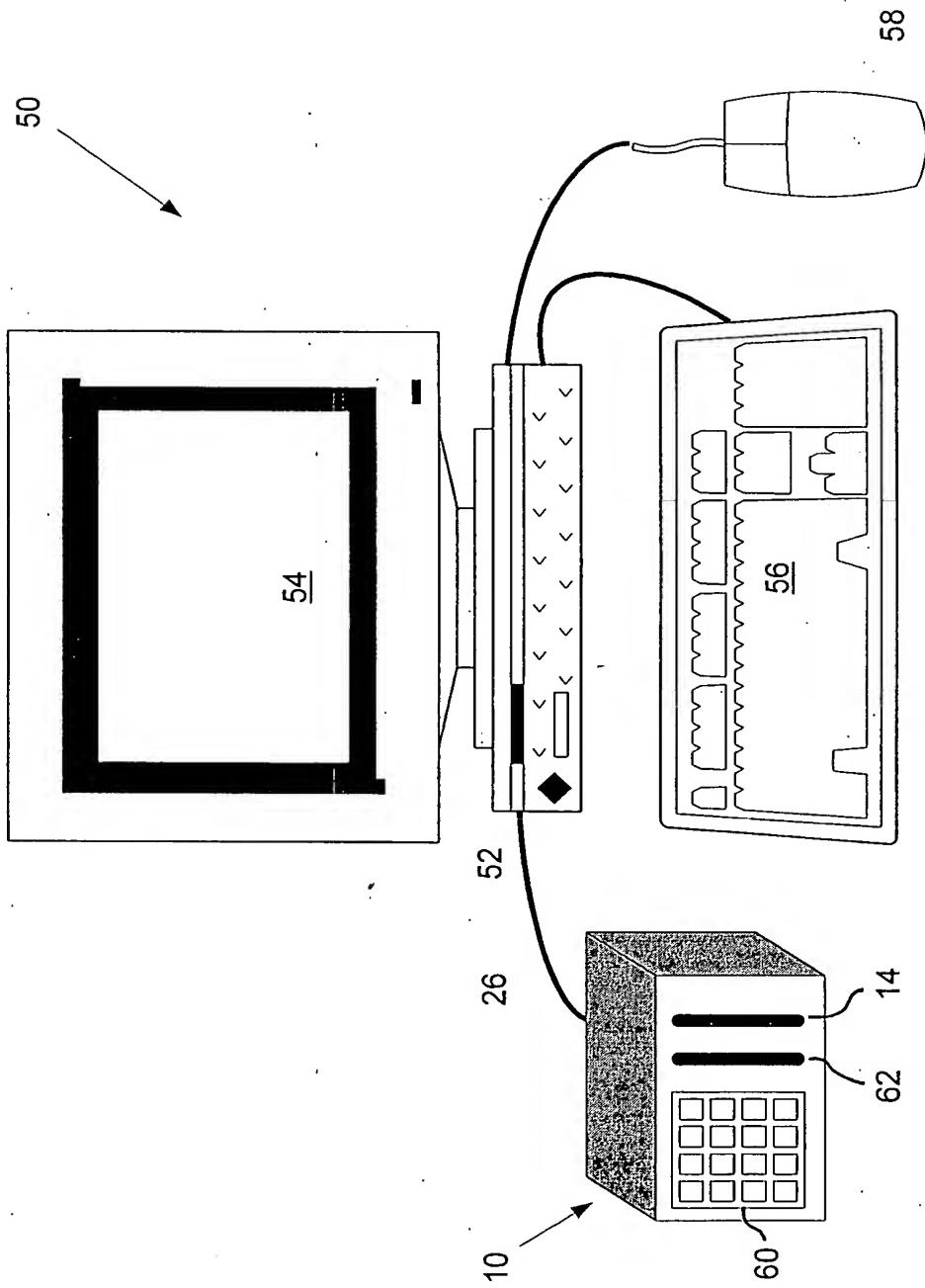
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Figure 7



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